Fill in this information to identify the case:

Debtor 1 Sharon Smith

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)
(State)

Case number 21-13236

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust I

Court claim no. (if known): 23

Last 4 digits of any number you use to identify the debtor's account: XXXXXX2794

Date of payment change:
Must be at least 21 days after date of this notice 5/01/2025

New total payment: $ 547.18
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No
✓ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 170.09 **New escrow payment:** $ 167.65

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

✓ No
Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate ______ % **New interest rate:** ______ %

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

✓ No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____________________

Current mortgage payment: $ ____________ **New mortgage payment:** $ ____________

Debtor 1 Sharon Smith Case number (*if known*) 21-13236
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

✓ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/ Randall Miller Date March,15, 2025
Signature

Print: Randall Miller Title Agent
First Name Middle Name Last Name

Company Carrington Mortgage Services, LLC

Address 43252 Woodward Avenue, Suite180
Number Street

Bloomfield Hills, MI 48302
City State ZIP Code

Contact phone (248) 335-9200 Email bankruptcy@rsmalaw.com

Carrington mortgage services, llc
NMLS ID #2600
1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

Your Escrow Statement

Property Address: 217 W SPENCER AVE
PHILADELPHIA, PA 19120

Statement Date: 02/24/25
Loan number: [redacted]

9811-02-b1-0000980-0001-0002656

Important information inside!

Questions?
1-800-561-4567
www.CarringtonMortgage.com

0000980 SP 9811 -C02-P00000-I

[redacted]

SHARON SMITH
217 W SPENCER AVE
PHILADELPHIA PA 19120

Let Carrington be your best resource!

We enable a lifetime of simple and attainable homeownership.

Thank you for being the best part of our Carrington family.

You are receiving this statement because we have completed your escrow analysis review.

Your escrow account is an account that we manage on your behalf to pay for your insurance and taxes. For more information and resources regarding escrow, login to your Carrington Account and select "Escrow Summary" under "Customer Request" on the left menu.

YOUR NEW PAYMENT: EFFECTIVE 05/01/25

	CURRENT PAYMENT	NEW PAYMENT	CHANGE
Principal & interest	$379.53	$379.53	-
Escrow payment	$170.09	$168.81	-$1.28
Surplus reduction		-$1.16	-$1.16
Total	**$549.62**	**$547.18**	**-$2.44**

ANALYSIS SUMMARY

You have a surplus of:

$13.97

13.97 / 12 = -$1.16

Your escrow account has a surplus amount less than $50.00. We will divide the amount by 12 and apply it towards your escrow amount to reduce your monthly payment as shown above.

Your escrow payment over the next 12 months:

We estimate your total taxes and/or insurance payments to be $2,025.83 for the next 12 months. Here is how we calculated your new monthy escrow payment:

Home insurance	$1,357.83
FHA mtg ins	$85.68
City tax	$582.32
Total escrow	$2,025.83

Total escrow	$2,025.83
Divided by 12 months	12
New monthly escrow payment	$168.81

Carrington mortgage services, llc NMLS ID #2600

Statement Date: 02/24/25
Loan number: [redacted]

9811-02-b1-0000980-0001-0002656

Any changes to your taxes and insurance are determined by your taxing authorities and insurance providers, not Carrington Mortgage Services, LLC.

PROJECTED ESCROW ACTIVITY 05/25 – 04/26

DATE	PAYMENT TO ESCROW	ESTIMATED DISBURSEMENT	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
			BEGINNING BALANCE:	**$1,371.80**	**$1,357.83**
05/25	$168.81	**$7.14**	**FHA mtg ins**	$1,533.47	$1,519.50
06/25	$168.81	**$1,357.83**	**Home insurance**	$337.31	$323.34
	-	**$7.14**	**FHA mtg ins**	-	-
07/25	$168.81	**$7.14**	**FHA mtg ins**	$498.98	$485.01
08/25	$168.81	**$7.14**	**FHA mtg ins**	$660.65	$646.68
09/25	$168.81	**$7.14**	**FHA mtg ins**	$822.32	$808.35
10/25	$168.81	**$7.14**	**FHA mtg ins**	$983.99	$970.02
11/25	$168.81	**$7.14**	**FHA mtg ins**	$1,145.66	$1,131.69
12/25	$168.81	**$7.14**	**FHA mtg ins**	$1,307.33	$1,293.36
01/26	$168.81	**$7.14**	**FHA mtg ins**	$1,469.00	$1,455.03
02/26	$168.81	**$7.14**	**FHA mtg ins**	$1,630.67	$1,616.70
03/26	$168.81	**$7.14**	**FHA mtg ins**	$1,210.02	$1,196.05
	-	**$582.32**	**City tax**	-	-
04/26	$168.81	**$7.14**	**FHA mtg ins**	$1,371.69	$1,357.72

Lowest Projected Balance (06/25)
$337.31

Lowest Projected Balance = the lowest projected point over your 12 month analysis period. This number represents the running balance in your escrow account estimated by your monthly payments to escrow minus any tax and insurance disbursements made on your behalf.

–

Minimum Amount Required
$323.34

Minimum Amount Required = two months of escrow payments, excluding mortgage insurance, to account for any tax and insurance increases. This amount is regulated by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract, or state law.

=

Escrow Surplus Amount
$13.97

Escrow Surplus Amount = the difference between your lowest projected balance and the minimum amount required determines if there is a shortage or surplus in your escrow account.

Carrington mortgage services, llc NMLS ID #2600

Statement Date: 02/24/25
Loan number: [redacted]

9811-02-b1-0000980-0002-0002657

ESCROW ACCOUNT HISTORY 05/24 – 04/25

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW				ESCROW BALANCE	
Date	**Projected**	**Actual**	**Projected**	**Description**	**Actual**	**Description**	**Projected**	**Actual**
						BEGINNING BALANCE:	**$1,357.83**	**$1,357.83**
05/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$8.42**	**FHA mtg ins**	$1,519.50	$161.67
					$1,357.83	**Home insurance**		
06/24	$170.09	$170.09	**$1,357.83**	*** Home insurance**	**$7.14**	**FHA mtg ins**	$323.34	$324.62
			$8.42	**FHA mtg ins**	**-**			
07/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$485.01	$487.57
08/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$646.68	$650.52
09/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$808.35	$813.47
10/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$970.02	$976.42
11/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$1,131.69	$1,139.37
12/24	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$1,293.36	$1,302.32
01/25	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$1,455.03	$1,465.27
02/25	$170.09	$170.09	**$8.42**	*** FHA mtg ins**	**$7.14**	**FHA mtg ins**	$1,616.70	$1,628.22
03/25	$170.09	-	**$8.42**	**FHA mtg ins**	**-**		$1,196.05	$1,628.22
			$582.32	**City tax**	**-**			
04/25	$170.09	-	**$8.42**	**FHA mtg ins**	**-**		$1,357.72	$1,628.22
Total	**$2,041.08**	**$1,700.90**	**$2,041.19**		**$1,430.51**			

An asterisk (*) marks any difference from what was projected in either the amount or date.

Anticipated escrow payments up to escrow analysis effective date:

03/25	$170.09
04/25	$170.09

Anticipated escrow disbursements up to escrow analysis effective date:

03/25	$7.14	FHA mtg ins
04/25	$7.14	FHA mtg ins
03/25	$582.32	City tax

For more information and resources regarding escrow, login to your Carrington Account and select **"Escrow Summary"** under **"Customer Request"** on the left menu.

You can also check out our **www.CarringtonMortgage.com/learningcenter** and search "Escrow" for additional resources.

If you prefer to speak with someone, please contact our customer service team at 1-800-561-4567.

Carrington mortgage services, llc NMLS ID #2600

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ADDITIONAL INFORMATION

VERBAL INQUIRIES & COMPLAINTS

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.CarringtonMortgage.com.

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING AND DIRECT DISPUTES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 1-800-486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention:Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at 1-800-569-4287 or toll-free TTY 1-800-877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at 1-855-411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission. Equal Credit Opportunity. Washington, DC 20580.

SCRA DISCLOSURE- MILITARY PERSONNEL/SERVICEMEMBERS

If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 1-800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at 1-800-561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.CarringtonMortgage.com.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA)

In Re:

Sharon Smith

Debtor

Case No: 21-13236 - Chapter: 13
Judge: Magdeline D. Coleman

CERTIFICATE OF SERVICE

The undersigned states that on March 19, 2025, copies of the **Notice of Mortgage Payment Change** were served upon the following parties via first class mail, with proper postage affixed thereto the Debtors and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee.

Sharon Smith
217 W. Spencer Avenue
Philadelphia, PA 19120

Debtor's Attorney
Michael I. Cibik
1500 Walnut St
Ste 900
Philadelphia, PA 19102

Chapter 13 Trustee
Kenneth E. West
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

U.S. TrusteeUnited States Trustee
900 Market Street
Suite 320
Philadelphia, PA 19107

The above is true to the best of my information, knowledge and belief.

Signed: */s/* Randall Miller

Randall Miller
43252 Woodward Avenue, Suite 180
Bloomfield Hills, MI 48302
Telephone (248) 335-9200